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FORM**

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Total Number of Pages in This Submission

Application Number	09/822,961
Filing Date	March 30, 2001
First Named Inventor	Bunger
Art Unit	3627
Examiner Name	Fischer, A.
Attorney Docket Number	SFTC-01004US0

ENCLOSURES (Check all that apply)

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Firm Name	Kirk J. DeNiro, Esq., Vierra Magen Marcus Harmon & DeNiro LLP		
Signature			
Printed name	Kirk J. DeNiro		
Date	February 9, 2005	Reg. No.	85,854

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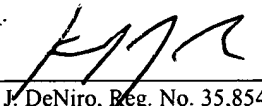


IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application)	PATENT APPLICATION
)	
Inventor(s): Mark Bunger et al.)	
)	Art Unit: 3627
Appl. No.: 09/822,961)	
)	Examiner: Fischer, A.
Filed: March 30, 2001)	
)	
Title: A METHOD, SYSTEM, AND COMPUTER)	
READABLE MEDIUM FOR)	
FACILITATING A TRANSACTION)	
BETWEEN A CUSTOMER, A)	
MERCHANT AND AN ASSOCIATE)	<u>Customer No.: 28554</u>

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Kirk J. DeNiro, Reg. No. 35,854
Signature Date February 9, 2005

(Attorney Signature)

RESPONSE TO OFFICE ACTION UNDER 37 C.F.R. § 1.111

Commissioner for Patents
P.O. Box 1450
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Sir:

This RESPONSE is in reply to the Office Action mailed January 11, 2005.

AMENDMENTS to the CLAIMS begin on Page 2 of this paper.

REMARKS begin on Page 4 of this paper.